

Rahul Manchanda (Pro Se)
270 Victory Boulevard
New Rochelle, NY 10804
Tel: (646) 645-0993
Email: rahul.manchanda.new.york@gmail.com

March 5, 2025

VIA U.S. MAIL AND HAND DELIVERY

Judge Sean Lane
Southern District of New York - Bankruptcy Court
300 Quarropas Street
White Plains, New York 10601

RE: Case Index Nos 23-22095 and 23-11805
Debtor Letter In Response to NYS DFS Letter Dated 03/05/25

Judge Lane:

In response to New York State Department of Financial Services letter dated March 5, 2025, the reason that they were added as co-contemnors is because for the better part of the last 10 years, NYS DFS has literally allowed the wholesale denial of each, and every insurance claim filed by Debtor, including but not limited to this one, wherein, AMGuard Professional Liability Insurance has refused to provide defense counsel or any other type of coverage even though Debtor has always painfully paid their inflated and bloated premiums every month.

Debtor has finally had enough of the criminally negligent NYS DFS whose 100% denial rate on hundreds of insurance, or bank, or other financial service company complaints, embolden and enable criminal entities like AMGuard Insurance, and the other co-contemnors, tantamount to a police officer allowing street robbers and thugs to attack and beat innocent civilians on the street right in front of them, choosing not to get involved, also possibly because their leadership and staff have a revolving door with these private financial companies for employment and benefits (ie, bribes).

Therefore their part in the contempt of court, like AMGuard Insurance, is enabling, aiding, and abetting these willful stay violators.

Respectfully submitted,



Rahul D. Manchanda (Pro Se)
270 Victory Boulevard
New Rochelle, NY 10804

To: PETER C. DEAN, General Counsel, NYS Department of Financial
Services 1 State Street, New York, NY 10004, (212) 480-5278,
Peter.Dean@dfs.ny.gov